

**08 C 862**

**JUDGE KENNELLY  
MAGISTRATE JUDGE BROWN**

# **EXHIBIT A**

**Part 13 of 14**

Policy Number: BK01116165

## Loss Payable Provisions

Change(s) Effective: 01/24/2003

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### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	LEASE # 001-9992-01 PROJECTOR VALUE \$15,000	BALBOA CAPITAL CORPORATION 2010 MAIN ST # 150 IRVING, CA 92614

1. The following is added to SECTION IV. A. 5. Loss Payment:  
  
Loss Payable.  
  
For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
  - a. Adjust losses with you; and
  - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
2. The following is added to SECTION IV. B. 5. Other Insurance:  
  
For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
3. The following is added to SECTION V. Definitions:  
  
"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165

**Loss Payable Provisions**Change(s) Effective: 01/24/2003

---

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

**Schedule****Premises****Number****Description of Property**

0002

SOFTWARE

**Loss Payee (Name and Address)**

COMPAQ FINANCIAL SERVICES  
 INSURANCE ADMINISTRATOR  
 420 MOUNTAIN AVENUE  
 P.O. BOX 6  
 MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165

**Loss Payable Provisions**Change(s) Effective: 01/24/2003

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

**Schedule****Premises**

<b>Number</b>	<b>Description of Property</b>	<b>Loss Payee (Name and Address)</b>
0002	LEASED COMPUTER HARDWARE/SOFTWARE LEASE #36&37 VALUE AT 75,000.00	CIT 4600 TOUCHTON RD EAST BLDG 100, SUITE 300 JACKSONVILLE, FL 32246

1. The following is added to SECTION IV. A. 5. Loss Payment:  
  
Loss Payable.  
  
For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
  - a. Adjust losses with you; and
  - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
2. The following is added to SECTION IV. B. 5. Other Insurance:  
  
For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
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Policy Number: BK01116165

## Loss Payable Provisions

Change(s) Effective: 01/24/2003

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### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0005	SOFTWARE	COMPAQ FINANCIAL SERVICES INSURANCE ADMINISTRATOR 420 MOUNTAIN AVENUE P.O. BOX 6 MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:  
  
Loss Payable.  
  
For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
  - a. Adjust losses with you; and
  - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
2. The following is added to SECTION IV. B. 5. Other Insurance:  
  
For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
3. The following is added to SECTION V. Definitions:  
  
"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165

**Loss Payable Provisions**Change(s) Effective: 01/24/2003

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

**Schedule****Premises**

<b>Number</b>	<b>Description of Property</b>	<b>Loss Payee (Name and Address)</b>
0005	LEASED COMPUTER HARDWARE/SOFTWARE LEASE #36&37 VALUE AT 75,000.00	CIT 4600 TOUCHTON RD EAST BLDG 100, SUITE 300 JACKSONVILLE, FL 32246

- The following is added to SECTION IV. A. 5. Loss Payment:  
  
Loss Payable.  
  
For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
  - Adjust losses with you; and
  - Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
- The following is added to SECTION IV. B. 5. Other Insurance:  
  
For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
- The following is added to SECTION V. Definitions:  
  
"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165

## Loss Payable Provisions

Change(s) Effective: 01/24/2003

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### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0007	LEASED COMPUTER EQUIPMENT	ARLINGTON CAPITAL BOX 7023 305 W BEAVER SUITE 400 TROY, MI 48007-7023

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

**The St. Paul Business Foundation Series**

Change Endorsement

United States Fidelity and Guaranty Company  
5801 Smith Avenue  
Baltimore, Maryland 21209

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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Change Number:	Change(s) Effective:	Policy Number:	Policy Expiration:
9	02/10/2003	BK01116165	05/01/2003

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**Named Insured**

VOA ASSOCIATES INCORPORATED  
VOA & OWP&P DESIGN COLLABORATIVE FOR NORTHWESTERN  
MEMORIAL HOSPITAL  
224 S MICHIGAN AVE STE #1400  
CHICAGO, IL 60604

**Your Agent**

AVA INSURANCE AGENCY  
425 N MARTINGALE RD STE 1100  
SCHAUMBURG, IL 60173

Agent Code: 120853

Client Number: 0001614656

**Change(s)**

- \* Additional Interest: Loss Payee is Added to Premises Number 1
  - \* Business Personal Property Coverage for Premises Number 1 is Amended
- | Form              | Description                         |
|-------------------|-------------------------------------|
| CL/BF 00 45 03 95 | Change Endorsement                  |
| CL/BF 00 40 04 97 | Schedule of Premises                |
| CL/BF 10 05 09 99 | Property Coverage Part Declarations |
| CL/BF 11 65 06 98 | Loss Payable Provisions             |
- 

**Additional Premium: \$ 201.00**

Date Issued: 05/04/2005

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 Authorized Representative

INSURED  
CL/BF 00 45 03 95  
Print Date: 05/04/2005

Direct Bill Number  
4400031464  
Prepaid



# The St. Paul Business Foundation Series



## Schedule Of Premises

United States Fidelity and Guaranty Company  
5801 Smith Avenue  
Baltimore, Maryland 21209

Change(s) Effective: 02/10/2003

**Policy Number:**

BK01116165

**Reason For Issuance:**

Endorsement Number: 9

**Description of Premises:**

Premises Number	Location/ Occupancy	Construction
0001	224 S MICHIGAN AVE STE #1400 CHICAGO IL 60604	Fire Resistive
Customer Reference:01		
	BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered)	
	BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	
0002	21 DUPONT CIRCLE NW WASHINGTON DC 20045	Masonry Non-Combustible
Customer Reference:01		
	BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered)	
	BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	
0003	1722 HENDRICKS AVE JACKSONVILLE FL 32207	Masonry Non-Combustible
Customer Reference:01		
	BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered)	
	BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	
0004	801 BRICKELL AVE STE #900 MIAMI FL 33131	Fire Resistive
Customer Reference:01		
	BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered)	
	BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	
0005	1030 N ORANGE STE #200 ORLANDO FL 32801	Fire Resistive
Customer Reference:01		
	BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered)	
	BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	
0006	2200 WILSON BLVD SUITE 850 ARLINGTON VA 22201	Masonry Non-Combustible
Customer Reference:01		

# The St. Paul Business Foundation

## Series

### Schedule Of Premises

Change(s) Effective: 02/10/2003

Premises Number	Location/ Occupancy	Construction
	BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered)	
	BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	
0007	259 EAST ERIE STREET CHICAGO IL 60611	Frame
Customer Reference:01		
	BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered)	
	BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	

# The St. Paul Business Foundation Series



Property Coverage Part Declarations

United States Fidelity and Guaranty Company  
5801 Smith Avenue  
Baltimore, Maryland 21209

Change(s) Effective: 02/10/2003

<b>Policy Number:</b>	<b>Reason For Issuance:</b>
BK01116165	Endorsement Number: 9

## Limits of Insurance:

\$ 25,000	Depositor's Forgery
\$ 200,000	Employee Dishonesty
	Name of Plans:
\$ 25,000	Fine Arts
\$ 40,000	Property Off Premises
	Money and Securities:
\$ 10,000	Inside the Premises
\$ 5,000	Outside the Premises
\$ 1,565,000	Valuable Records

## Deductible: \$500

(The Deductible does not apply to coverage for Accounts Receivable, "Business Income," Extended Business Income, "Extra Expense," Action By Civil Authority and "Expediting Expense," Counterfeit Currency and Money Orders, and Fire Department Service Charge.)

**If Building Coverage exists, Property Value Guard Automatic Increase: 4% - IL**

**If Business Personal Property Coverage exists, Property Value Guard Automatic Increase: 3% - IL**

**Business Income and Extra Expense Covered Time Period: 12 Months**

Premises Number	Building Limit of Insurance	Building Valuation	Business Personal Property Limit of Insurance	Business Personal Property Valuation
0001	Not Covered	Not Covered	\$ 2,487,872	Repl. Cost

# The St. Paul Business Foundation Series

## Property Coverage Part Declarations

Change(s) Effective: 02/10/2003

Premises Number	Building Limit of Insurance	Building Valuation	Business Personal Property Limit of Insurance	Business Personal Property Valuation
				Accounts Receivable Limit of Insurance \$ 425,000 Debris Removal Additional Limit of Insurance \$ 15,000 Demolition Cost and Increased Cost of Construction Outdoor Trees, Shrubs, Plants and Lawns: \$ 3,000 Seasonal Automatic Increase In Business Personal Property 25% Sewer or Drain Backup \$ 25,000 Mortgagee:
0002	Not Covered	Not Covered	\$ 137,367	Repl. Cost
				Accounts Receivable Limit of Insurance \$ 35,000 Debris Removal Additional Limit of Insurance \$ 15,000 Demolition Cost and Increased Cost of Construction Outdoor Trees, Shrubs, Plants and Lawns: \$ 3,000 Seasonal Automatic Increase In Business Personal Property 25% Sewer or Drain Backup \$ 25,000 Mortgagee:
0003	Not Covered	Not Covered	\$ 51,500	Repl. Cost
				Accounts Receivable Limit of Insurance \$ 35,000 Debris Removal Additional Limit of Insurance \$ 15,000 Demolition Cost and Increased Cost of Construction Outdoor Trees, Shrubs, Plants and Lawns: \$ 3,000 Seasonal Automatic Increase In Business Personal Property 25% Sewer or Drain Backup \$ 25,000 Mortgagee:
0004	Not Covered	Not Covered	\$ 51,809	Repl. Cost

# The St. Paul Business Foundation Series



## Property Coverage Part Declarations

Change(s) Effective: 02/10/2003

Premises Number	Building Limit of Insurance	Building Valuation	Business Personal Property Limit of Insurance	Business Personal Property Valuation
	Accounts Receivable Limit of Insurance			\$ 35,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			
0005	Not Covered	Not Covered	\$ 1,068,151	Repl. Cost
	Accounts Receivable Limit of Insurance			\$ 200,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			
0006	Not Covered	Not Covered	\$ 128,750	Repl. Cost
	Accounts Receivable Limit of Insurance			\$ 35,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			
0007	Not Covered	Not Covered	\$ 5,000	Repl. Cost

# The St. Paul Business Foundation Series

## Property Coverage Part Declarations

Change(s) Effective: 02/10/2003

Premises Number	Building Limit of Insurance	Building Valuation	Business Personal Property Limit of Insurance	Business Personal Property Valuation
	Accounts Receivable Limit of Insurance			\$ 25,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			

### Forms and Endorsements Applicable to This Coverage Part:

See attached Schedule of Forms and Endorsements CL/BF 00 35.

Policy Number: BK01116165

## Loss Payable Provisions

Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	CONTENTS	LASALLE NATIONAL BANK 120 S LASALLE CHICAGO, IL 60603

1. The following is added to SECTION IV. A. 5. Loss Payment:  
  
Loss Payable.  
  
For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
  - a. Adjust losses with you; and
  - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
2. The following is added to SECTION IV. B. 5. Other Insurance:  
  
For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
3. The following is added to SECTION V. Definitions:  
  
"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165

## Loss Payable Provisions

Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

#### Premises

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	CONTRACT #001-00897482-001(CANON COLOR C OPIER)	CANON FINANCIAL SERVICES, INC. 15325 SOUTHEAST 30TH PLACE STE #100 BELLVIEW, WA 98007

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- Adjust losses with you; and
- Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

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## Loss Payable Provisions

Change(s) Effective: 02/10/2003

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PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	LEASE #001-07107-01 & 327929001	GE CAPITAL COLONIAL PACIFIC LEASING PO BOX 23185 PORTLAND, OR 97281-3185

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

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Policy Number: BK01116165

## Loss Payable Provisions

Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

#### Premises

Number	Description of Property
0001	CONTENTS

#### Loss Payee (Name and Address)

NEWCOURT TECHNOLOGIES CORP 2ND FL  
PO BOX 2017  
BLOOMFIELD HILL, MI 48303-2017

1. The following is added to SECTION IV. A. 5. Loss Payment:  
  
Loss Payable.  
  
For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
  - a. Adjust losses with you; and
  - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
2. The following is added to SECTION IV. B. 5. Other Insurance:  
  
For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
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Policy Number: BK01116165

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Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	SOFTWARE	COMPAQ FINANCIAL SERVICES INSURANCE ADMINISTRATOR 420 MOUNTAIN AVE P.O. BOX 6 MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:  
  
Loss Payable.  
  
For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
  - a. Adjust losses with you; and
  - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
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Policy Number: BK01116165

**Loss Payable Provisions**Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

**Schedule****Premises**

<b>Number</b>	<b>Description of Property</b>	<b>Loss Payee (Name and Address)</b>
0001	LEASED COMPUTER HARDWARE/SOFTWARE LEASE #36&37 VALUE AT 75,000.00 & ALL EQUIPMEN T LEASED BY THE NAMED INSURED NOT TO EXC EED THE EQUIPMENT VALUE IN THE LEASE AGR EEMENT AND IN THE POLICY VALUES	CIT 4600 TOUCHTON RD EAST BUILDING 100, SUITE 300 JACKSONVILLE, FL 32246

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

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Policy Number: BK01116165

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PROPERTY COVERAGE PART.

**Schedule****Premises****Number****Description of Property****Loss Payee (Name and Address)**

0001

HARDWARE LEASE 9010004763000 VALUE\$50,000 LOCATED 85% IN CHICAGO 15% IN ORLANDO. SOFTWARE LEASE 9010004764000 VALUE AT \$25,000 LOCATED 70% CHICAGO 30% WASHINGTON DC. ALL EQUIPMENT LEASED BY THE NAMED INSURED NOT TO EXCEED THE EQUIPMENT VALUE IN THE LEASE AGREEMENT AND IN THE POLICY VALUES

CIT TECHNOLOGY FINANCING SERVICES, INC.  
PO BOX 3547  
BELLEVUE, WA 98009

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

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Policy Number: BK01116165

## Loss Payable Provisions

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### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	ACCOUNT # 6666716-005	COLUMN OFFICE EQUIPMENT INC P.O. BOX 740423 ATLANTA, GA 33074

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

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Policy Number: BK01116165

## Loss Payable Provisions

Change(s) Effective: 02/10/2003

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### THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

### Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	COLOR COPIER	COLUMN OFFICE EQUIPMENT 919 SPRINGER DR LOMBARD, IL 60148

1. The following is added to SECTION IV. A. 5. Loss Payment:  
  
Loss Payable.  
  
For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
  - a. Adjust losses with you; and
  - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
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For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
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